

Information to identify the case:

Debtor 1	<u>Angelo Montesana</u>	Social Security number or ITIN	xxx-xx-3590
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jane Montesana</u>	Social Security number or ITIN	xxx-xx-5618
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-27489-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angelo Montesana

Jane Montesana

9/27/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Angelo Montesana
 Jane Montesana
 Debtors

Case No. 13-27489-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Sep 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2018.

db/jdb
 cr +Angelo Montesana, Jane Montesana, 124 Barracuda Road, Manahawkin, NJ 08050-1201
 +BAYVIEW LOAN SERVICING, LLC, SERVICER FOR THE BANK, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514399889 +Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 514382980 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
 514133420 +MRS Associates, 1930 Onley Avenue, Cherry Hill, NJ 08003-2016
 514280165 +PNC BANK, P O BOX 94982, CLEVELAND OHIO 44101-4982
 514133421 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, Pennsylvania 15222-4704
 514133422 QAR, PO Box 239, Gibbsboro, New Jersey 08026-0239
 514158552 Robert Wood Johnson, Att: CCCB, POB 336, Raritan, NJ 08869-0336
 514133425 +Southern Ocean Medical Center, PO Box 3129, Secaucus, New Jersey 07096-3129
 514159554 Southern Ocen Hospital, Att: CCCB, POB 336, Raritan, NJ 08869-0336
 514398795 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, CERTIFICATEHOLDERS OF CWALT, INC., ALTER,
 CERTIFICATES, SERIES 2005-10CB, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 515703332 +The Bank of New York Mellon, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837
 514133426 Transcontinental Credit & Collection, PO Box 5055, White Plains, New York 10602-5055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2018 00:04:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Sep 28 2018 00:04:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514189148 +E-mail/Text: bncmail@w-legal.com Sep 28 2018 00:04:46 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514133408 +EDI: ARSN.COM Sep 28 2018 03:33:00 ARS National Services, PO Box 469046,
 Escondido, CA 92046-9046
 514133407 EDI: AMEREXPR.COM Sep 28 2018 03:33:00 American Express, Customer Service,
 PO Box 981535, El Paso, Texas 79998-1535
 514289072 EDI: BECKLEE.COM Sep 28 2018 03:33:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514133409 +EDI: BANKAMER.COM Sep 28 2018 03:33:00 Bank of America, Customer Service, PO Box 5170,
 Simi Valley, California 93062-5170
 514488133 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 28 2018 00:04:58
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1837
 514133410 EDI: CAPITALONE.COM Sep 28 2018 03:33:00 Capital One Retail Services, PO Box 5893,
 Carol Stream, IL 60197-5893
 514133411 +EDI: RMSC.COM Sep 28 2018 03:33:00 CareCredit/GECRB, Attn: Bankruptcy Dept.,
 PO Box 103106, Roswell, Georgia 30076-9106
 514133412 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 28 2018 00:04:23
 Certified Credit & Collection Bureau, PO Box 336, Raritan, New Jersey 08869-0336
 514133413 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 28 2018 00:04:23
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 514133414 +EDI: CITICORP.COM Sep 28 2018 03:33:00 Citi Cards, PO Box 6500,
 Sioux Falls, South Dakota 57117-6500
 514133415 +EDI: CITICORP.COM Sep 28 2018 03:33:00 CitiBusiness Platinum Select, PO Box 6235,
 Sioux Falls, South Dakota 57117-6235
 514133416 EDI: RCSDELL.COM Sep 28 2018 03:33:00 Dell Financial Services, c/o DFS Customer Care Dept,
 PO Box 81577, Austin, Texas 78708
 514133417 EDI: CHASE.COM Sep 28 2018 03:33:00 Disney Visa/Chase, PO Box 15298,
 Wilmington, Delaware 19850-5298
 514133418 +EDI: HY11.COM Sep 28 2018 03:33:00 Hyundai Motor Finance, PO Box 20809,
 Fountain Valley, California 92728-0809
 514133419 +EDI: RMSC.COM Sep 28 2018 03:33:00 Lowe's/GEMB, Attn: Bankruptcy Dept, PO Box 103104,
 Roswell, Georgia 30076-9104
 514876123 EDI: PRA.COM Sep 28 2018 03:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541
 514876124 EDI: PRA.COM Sep 28 2018 03:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 514407246 EDI: PRA.COM Sep 28 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
 POB 41067, Norfolk VA 23541
 514408619 EDI: PRA.COM Sep 28 2018 03:33:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 514408408 EDI: PRA.COM Sep 28 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 514133423 +E-mail/Text: rwjebn@rwjbh.org Sep 28 2018 00:05:20 Robert Wood Johnson University Hospital,
 One Robert Wood Johnson Place, PO Box 2601, New Brunswick, New Jersey 08903-2601

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 42

Date Rcvd: Sep 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514133424 +EDI: SEARS.COM Sep 28 2018 03:33:00 Sears Mastercard, PO Box 6282,
Sioux Falls, South Dakota 57117-6282
514186604 EDI: WFFC.COM Sep 28 2018 03:33:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
514133427 +EDI: WFFC.COM Sep 28 2018 03:33:00 Wells Fargo Dealer Services, PO Box 25341,
Santa Ana, California 92799-5341
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +BAYVIEW LOAN SERVICING, LLC, SERVICER FOR THE BANK, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
514488134* +Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1837
514147298* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, SERVICER FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-10CB) nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, SERVICER FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-10CB, MORTGAGE PASSTHRO nj.bkecf@fedphe.com
Craig Scott Keiser on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-10CB) craig.keiser@phelanhallinan.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK AS TRUSTEE et al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Purrazzella on behalf of Joint Debtor Jane Montesana joseph@purrlaw.com,
joep1897@comcast.net
Joseph Purrazzella on behalf of Debtor Angelo Montesana joseph@purrlaw.com,
joep1897@comcast.net
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK AS TRUSTEE et al...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael Frederick Dingerdisen on behalf of Creditor BAYVIEW LOAN SERVICING, LLC, SERVICER FOR THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-10CB) nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-10CB) nj.bkecf@fedphe.com
TOTAL: 12